

In re:
Cristina M Cardona
Debtor

Case No. 23-10616-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 09, 2024

User: admin
Form ID: 155

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2024:

Recip ID	Recipient Name and Address
db	+ Cristina M Cardona, 3523 N 8th Street, Philadelphia, PA 19140-4418
14762217	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14761983	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 10 2024 00:35:39	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14774193	+ Email/PDF: ebn_ais@aisinfo.com	Apr 10 2024 00:36:43	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14761984	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 10 2024 00:35:54	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14761985	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 10 2024 00:35:54	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14761986	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 10 2024 00:21:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14781295	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 10 2024 00:21:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14778880	Email/PDF: resurgentbknotifications@resurgent.com	Apr 10 2024 00:36:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14761987	+ Email/Text: BKEBN-Notifications@ocwen.com	Apr 10 2024 00:21:00	Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
14761988	+ Email/PDF: cbp@omf.com	Apr 10 2024 00:35:58	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14771130	+ Email/PDF: cbp@omf.com	Apr 10 2024 00:36:20	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14781188	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 10 2024 00:35:36	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14779235	Email/Text: bnc-quantum@quantum3group.com	Apr 10 2024 00:21:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14761989	+ Email/PDF: pa_dc_claims@navient.com	Apr 10 2024 00:36:26	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
14761990	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 10 2024 00:36:18	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14761992	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 10 2024 00:35:56	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14761993	Email/Text: bknotice@upgrade.com		

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Page 2 of 2

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14761994	+ Email/Text: AKYNAST@VALLEY.COM	Apr 10 2024 00:20:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
14761997	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 10 2024 00:21:00	Valley National Bank, 1720 Rt 23 North, Wayne, NJ 07470-8448
14761995	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 10 2024 00:35:53	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14761996	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 10 2024 00:36:15	Wells Fargo Bank NA, Attn: Wells Fargo Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14766937	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 10 2024 00:35:34	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
14773418	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Apr 10 2024 00:36:01	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St Louis Park, MN 55426-4938
		Apr 10 2024 00:36:15	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14761991		Syncb/walmart

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Cristina M Cardona help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Cristina M Cardona)	Case No. 23-10616-mdc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: April 4, 2024

For The Court

Magdeline D. Coleman
Chief Judge, United States Bankruptcy Court